

Fax Sheet

MasterCard
International

~~MasterCard~~ *Let's Fly* ~~any~~



To
Nick Utton
Company/Department
MasterCard International Incorporated
Tel #
Fax #
(808) 742-1557
Date
11/11/96
Subject
MasterCard BusinessCard Newspaper

From
D. D. Spencer *DD*
Department
U.S. Advertising
Tel #
(914) 249-4105
Fax #
(914) 249-4214
Total Pages
5 Pages (including cover sheet)

Message

URGENT - TO BE DELIVERED TO NICHOLAS UTTON OF MASTERCARD.

Nick, attached are three BusinessCard newspaper layouts. A memo from APL is also attached. We need your agreement/approval by end of day today or early tomorrow AM. Please call or fax back ASAP. Thank you.

The layout labeled "A" is recommended by APL. Larry and I are in agreement with this POV. You'll note that the explicit Amex comparative is leveraged as the lead-in to the body copy. We want to see this competitive reference made bolder and larger.

The layout labeled "B" is in response to Steve Abrams comment of including a reference to Amex in the headline. APL, Larry and I do not suggest pursuing this direction. We all believe that it is stronger if the headline implies that MasterCard is superior to all competitive business cards.

APL felt strongly about not pursuing the third direction requested, e.g., putting a 3 times or 300% more location reference in the headline. Instead, they feel we should use this as a compelling point in the body copy (which they have in layout "A"). We agree. If you wanted to pursue this further, their recommendation is to leverage a headline that just hits home on acceptance. (I've attached APL's layout that does this -- labeled "C".) Larry, Steve, Al, Mai, Susan and I feel we have a more compelling message than just acceptance, and therefore, do not suggest pursuing this direction.

P-0363

GOVERNMENT
DEPOSITION
EXHIBIT
1227

Ammirati Puris Lintas
NEW YORK

DATE 11/8/96 FROM Padma Challa FAX TRANSMISSION
TO DD Spencer PHONE 212-605-8621
COMPANY MasterCard International FAX
PHONE 914-249-4105 PAGES 3
FAX 914-249-4214

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DD:

As requested please find two versions of the MasterCard Business Card print advertisement.

One version incorporates the anti-Amex claim in the headline -- we are resolute in not recommending this version because of the many reasons cited in the memo dated 11/7/96.

The second version incorporates the anti-Amex claim in the body copy -- you will note that the competitive claim is highlighted.

DD, please call with questions and with feedback as soon as possible.

Thanks very much.

Padma

CC: N.Utton, L. Flanagan (MC); L. Smith, T. Mauery, A. Goldstein, J. Lynham (APL)

NOV 08 '96 13:42

PAGE.01

LAYOUT "A"

MASTERCARD SMALL BUSINESS PAYMENT SOLUTIONS

No other business card is more accepted.

No other business card is more useful.

No other business card is worth carrying.

Not even American Express.
American Express concentrates on the needs of big businesses, while ignoring those of a small business. So rather than running big business solutions down your throat, MasterCard lets you design your own. You can determine your own spending limits with the



flexibility to make adjustments of when and how you pay your bill. And you can use MasterCard at more than 17 million locations world wide. For those of you keeping track, there's more times as many places as American Express. Plus, you and your employees can't lose your business card when you lose the most important thing a company has: your money. All in all, small businesses have a lot to gain from MasterCard. And you can manage your



Business Card

1-800-727-8325, EXT 800
<http://www.mastercard.com>

LAYOUT "B"

MASTERCARD SMALL BUSINESS PAYMENT SOLUTIONS

No other business card is more accepted.

No other business card is more useful.

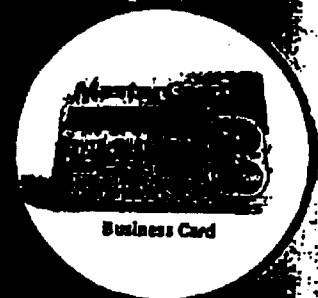
No other business card is worth carrying.

(Not even American Express.)

American Express conceiv-
 erates on the needs of big
 businesses, while ignoring
 those of a small business.
 So rather than rejecting big
 business solutions, show
 your Merit, MasterCard lets
 you do just what you want. You
 can determine your own
 spending limits with the



Ability to make adjust-
 ments of credit and how
 you pay your bill. And you
 can use MasterCard at over
 15 million locations world-
 wide. For those of you
 keeping score, that's three
 times as many places as
 American Express. Plus,
 you get your employees
 can travel with confidence
 because we have the most
 comprehensive international
 travel package available.
 All in all, small business
 solutions are everywhere.
 MasterCard is the only
 business card that can help
 you manage yours.



1-800-727-6425, EXT 020
<http://www.mastercard.com>

NOV 02 '96 13:47

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Highly Confidential Subject to Protective Order

MCJ0084181

NOV 02 '96 13:47

AMERICAN EXPRESS

2:00

MASTERCARD SMALL BUSINESS PAYMENT SOLUTIONS

The MasterCard BusinessCard is
accepted at 3 times more places than
American Express.

(American Express cardholders must really like rejection.)

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